

Agent Update:

Launching Coverage

*With a special message from
Peter V. Lee, Executive Director*

November 4, 2013





Presenters

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Welcome!



Agenda

Agent Update: Launching Coverage

- Covered California Status & Launch
- Marketing and Events
- How to Assist Your Customers
- Submitting Applications
- Carrier “Rollover”
- Agent Certification Update
- Website Update
- Agent Portal



Covered California Status & Launch



Where We Stand

Weekly Report	Oct. 20-26	Total Since Oct. 1
Unique visits to CoveredCA.com	543,300	2,154,572
Total call volume	53,282	210,061
Average wait time	03:38	04:27
Average handling time	15:51	15:41

Enrollment Assistance Program	Certified or Authorized to Enroll	Certification* in Progress
Enrollment Entities	374	165
Enrollment Counselors	619	4,213
Insurance Agents	3,143	15,907
County Eligibility Workers**	10,725	
Total	14,861	20,285

*The majority of certifications currently in progress are expected to be completed in November.

**Trained by Covered California and authorized to use the agency's enrollment system.



Operational Readiness

Collateral

The high demand for information resulted in challenges to get sufficient quantities of linguistically/culturally appropriate materials into the hands of consumers. We now have a print shop with many more options, and there is more to come.

Training

We are meeting the needs of the Enrollment Assistance work force. Trainings are scheduled immediately as the need arises throughout the State. Partnership with CA Primary Care Association allows clinic staff to be trained as a cohort.

Systems as unique as our state

California is rich in diversity and our systems have to be responsive to the varied needs of our partners. We've spent time refining the systems and policies to make sure we allow greater flexibility and supporting operational readiness. We continue to adapt and know that each of you meet us in the same spirit of partnership.



A Marathon . . . But We Need to Sprint Now!

- We will continue to refine the path to success through this effort.
- It's a marathon to create a new health care system; but right now it is a sprint to December 15th.
- We are at the starting line of changing the health care system for the next generation.



Stand and Be Proud!

**Celebrate that we are in the
privileged position of touching
lives and making history!**

Marketing & Upcoming Events



Overview

Coordinated Communications Cadence

Calendar provides a mix of earned media, regional events, and special event opportunities.

Sprinting towards the 15th of December; the “sprint” will build a wide base of awareness that will increase effectiveness of follow-up marketing and communications efforts.

Coordination is critical – marketing, communications and community outreach teams meet regularly.



Earned Media

Educate, Understand and Enroll Messaging

- On-going planned interviews, one-on-ones and press events.
- “Value added” opportunities – highlight shows, PSAs, public service shows, appearances, events, etc. – available in key languages, DMAs and broadcast venues

Drumbeat of Messaging

- Two to three proactive media events per week through December 15th
- Coordination with Social Media

OPEN ENROLLMENT ADVERTISING CAMPAIGN

OCTOBER 1- MARCH 31



REACHING CALIFORNIA'S DIVERSE POPULATION

1. Identify key populations

2. Tailor messages to be culturally relevant

3. Reach ethnic groups in their communities, in their native language



Multi-segment (English), Latino (Spanish), African American (English), Asian (Mandarin/Cantonese, Vietnamese, Korean, Tagalog), Millennial (English)



Multi-segment (English), Latino (Spanish), African American (English), Asian (Mandarin/Cantonese, Vietnamese, Korean, Tagalog, Hmong, Lao, Khmer), Millennial (English)



Multi-segment (English), Latino (Spanish), African American (English), Asian (Chinese - Traditional/Simplified, Vietnamese, Korean, Taglish/Filipino)



Multi-segment (English), Latino (Spanish), African American (English), Asian (Chinese, Vietnamese, Korean), LGBT (English)



Multi-segment (English), Latino (Bi-lingual Spanish/English), African American (English), Asian (Chinese, Vietnamese, Korean)



Multi-segment (English), Latino (Spanish), Asian (Chinese, Vietnamese, Korean, Taglish/Filipino), African American (English), Millennial (English)



Multi-segment (English), Latino (Spanish), LGBT (English)



Upcoming Events “Draft”

Event	Event Date
Cover Your Congregation Weekend	November 9 th – November 10 th
Enrollment Numbers and Real People	November 12 th
City Day	November 16 th
Launch SHOP Enrollment	November 18 th
Tell a Friend -- Get Covered	November 20 th
Library Week	December 2 nd – December 8 th
Cyber Monday	December 2 nd
Enrollment Numbers and Real People	December 12 th



Assist Your Customers Now!



Certified Agents: Assisting Customers

Online Applications

Consumers...

1. Start profile
2. Click “Find Help Near You”
3. Designate you as their Agent

Certified Agents...

1. Accept designation
2. Completes application on consumer’s behalf

See tutorial on agent tab under “special bulletins”

You may also fax or mail in paper applications to the Covered California service center



Certified Agents: Assisting Customers

Applications by Phone

Certified Agents...

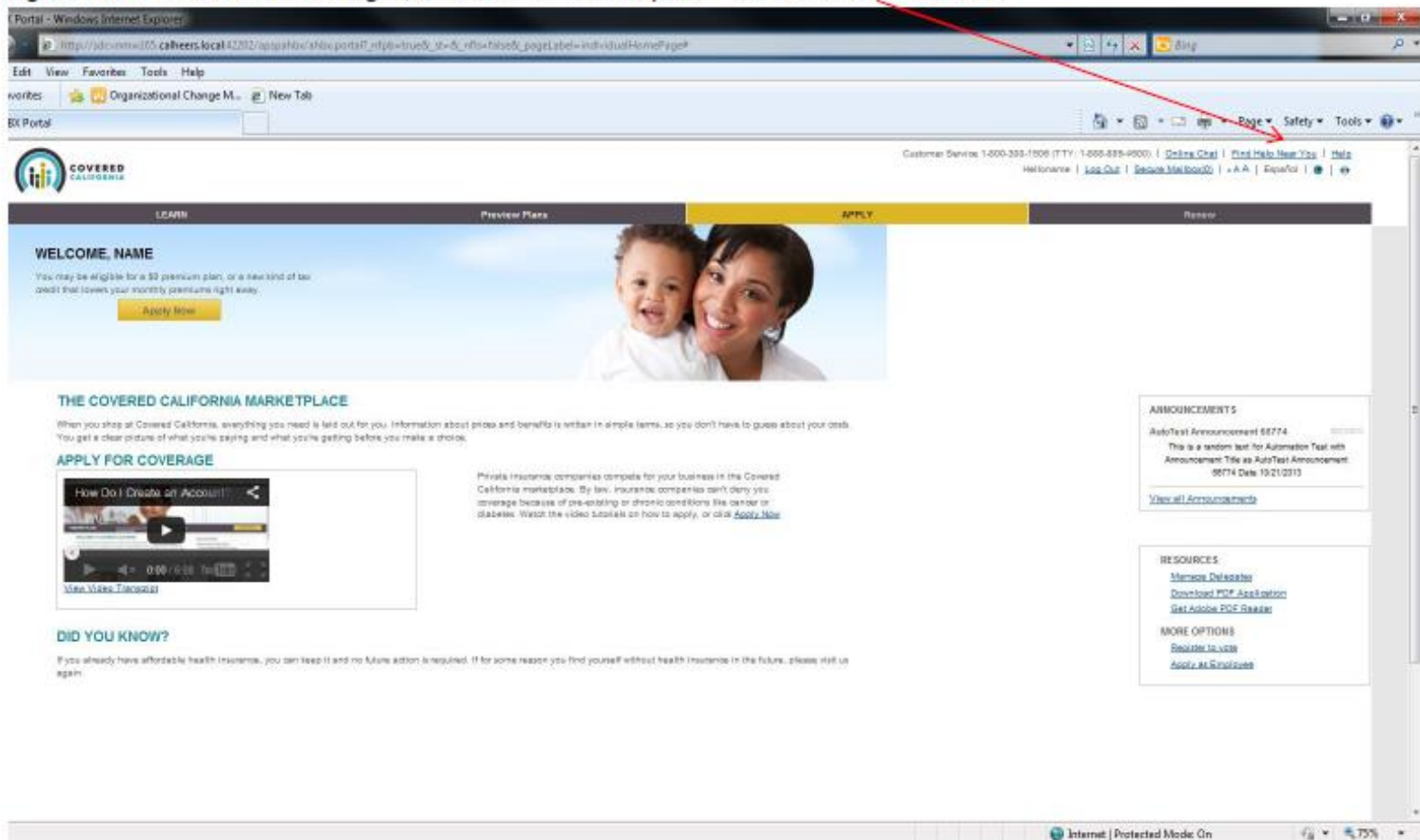
1. Assist consumers with creating profile and delegating agent on CoveredCA.com
2. Complete application on consumer's behalf with answers provided verbally by consumer
3. Use their signature and PIN to submit application online.



Certified Agents: Assisting Customers

Creating an Account

Figure 1.1 - Once the Consumer log-in, Click the link "Find Help Near You" to locate Assistance:





Certified Agents: Assisting Customers

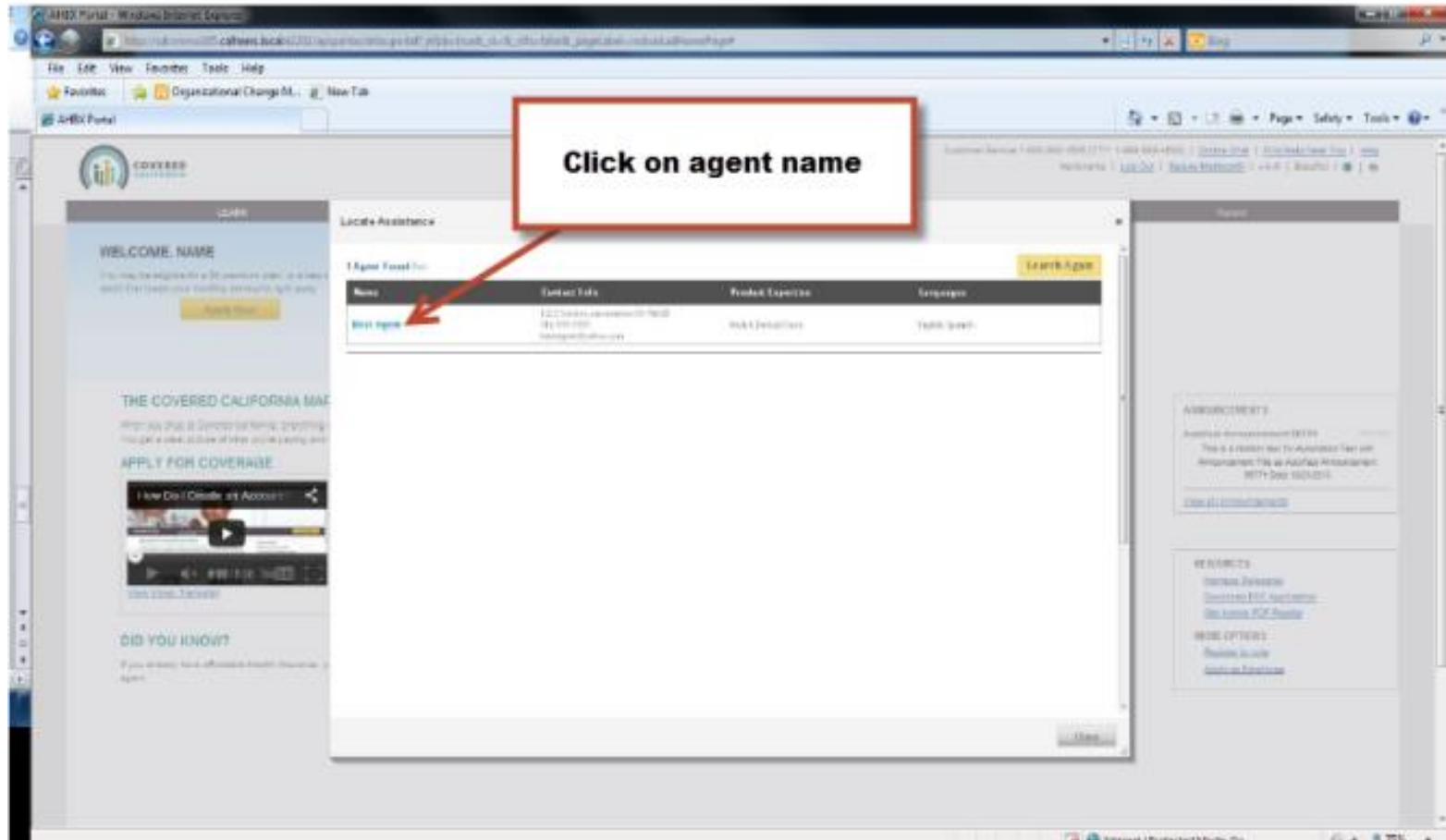
Locating Assistance

The screenshot shows the AHIX Portal interface. A red box labeled "Search by location or name" is positioned over the "Locate Assistance" section. Two red arrows point from this box to the "Search by location" and "Search by name" input fields. The "Search by location" section includes a "By Zip" field, a "Radius" dropdown set to "1 mile", and a "Search" button. The "Search by name" section includes a "Business Name" field, a "City/State" field, and a "Search" button. The page also features a "WELCOME, NAME" message, a "THE COVERED CALIFORNIA" banner, a "HOW TO CREATE AN ACCOUNT" video, and a "DID YOU KNOW?" section.

Certified Agents: Assisting Customers

Locating Assistance

Figure 1.4 - Certified Agents are displayed, click on the agent's name to select agent:



The screenshot shows the AMBX Portal interface. On the left, there's a sidebar with the Covered California logo and navigation links. The main content area is titled 'Locate Assistance'. It features a table with the following columns: Name, Contact Info, Product Expertise, and Languages. The table lists one agent, 'Select agent', with contact information and expertise in Health & Personal Care. A red box with the text 'Click on agent name' and an arrow points to the 'Select agent' link in the table. To the right of the table, there are sections for 'ASSIGNMENTS' and 'RELEVANT' links.

Name	Contact Info	Product Expertise	Languages
Select agent	1234 Main St, San Francisco, CA 94102 Tel: 415-555-1234 Email: selectagent@coveredca.com	Health & Personal Care	English, Spanish

Certified Agents: Assisting Customers

Locating Assistance

Figure 1.5 - Agent Information is Displayed, click the "Continue" button to select the agent:

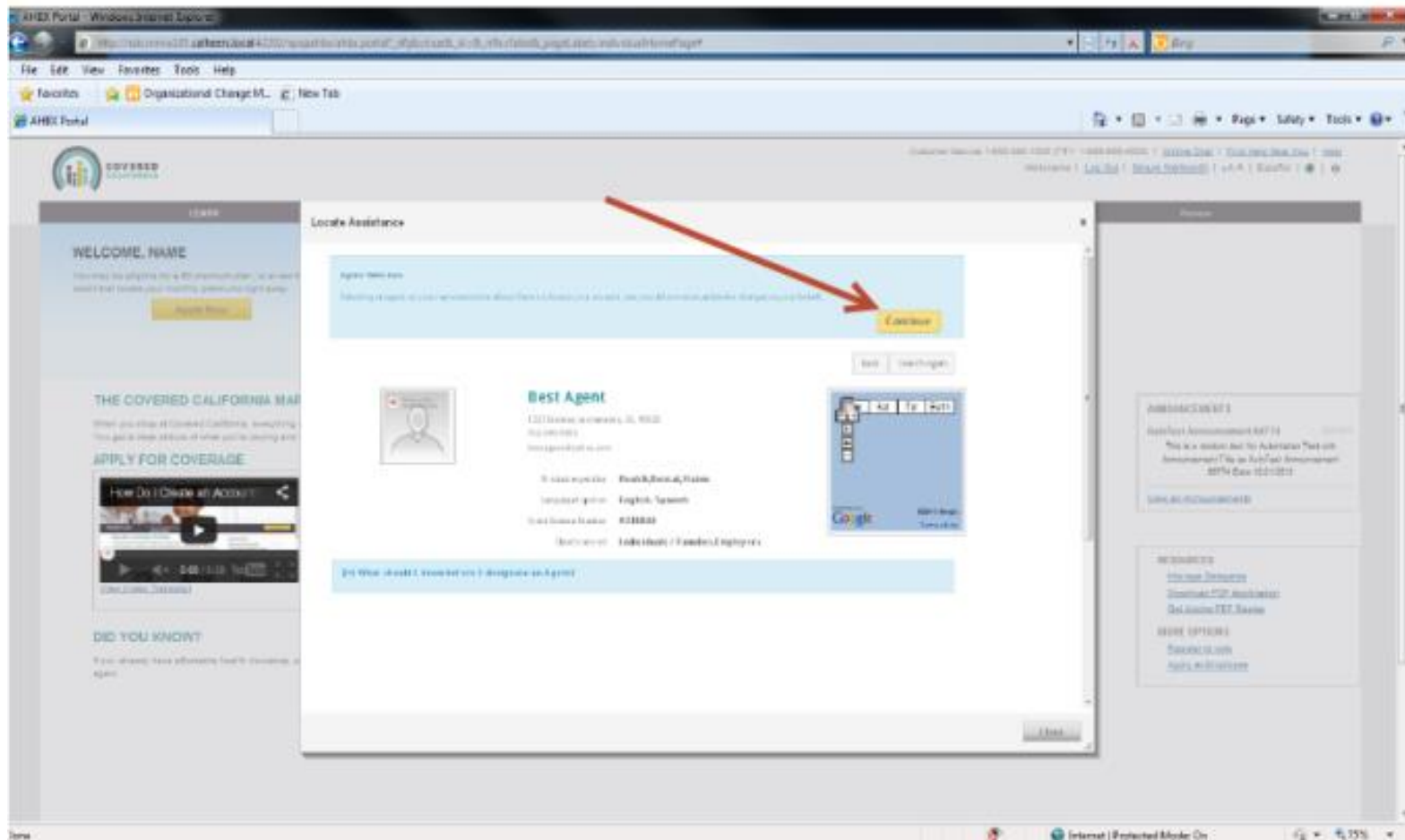


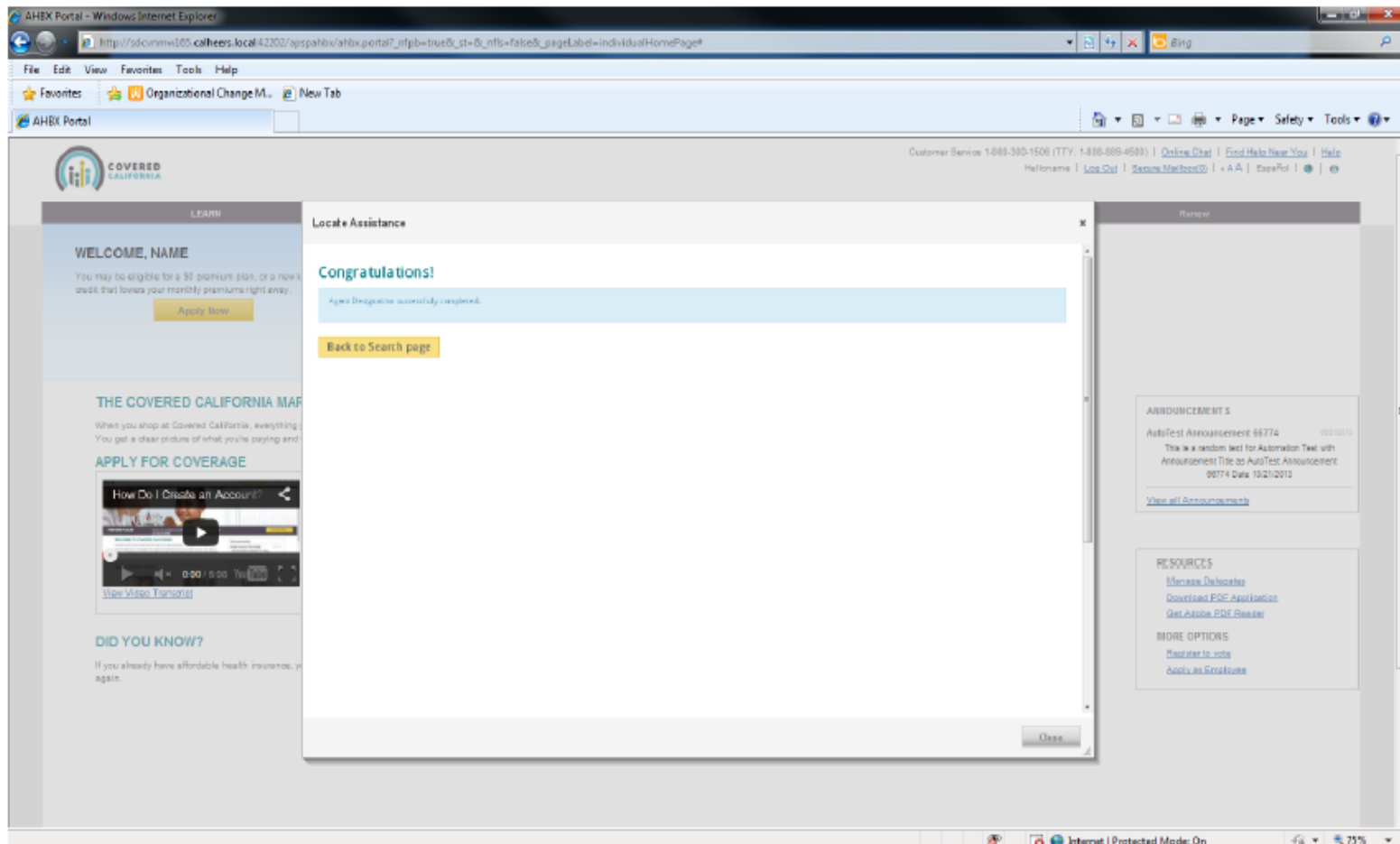


Figure 1.6 - Attestation Page must be completed by the consume by checking the boxes, typing their name and clicking on "Confirm":

23

Locating Assistance

Figure 1.7 - Once the consumer has completed the information on the Attestations Page, consumer will receive "Congratulations!" Page





Certified Agents: Assisting Customers

Agent Dashboard

Figure 1.8 - Agent Dashboard Page, (the individual/Employer will displayed on the agent Dashboard page in *"Pending Request"* status must click "Accept" or "Decline".

The screenshot displays the Covered California Agent Dashboard. The top navigation bar includes the Covered California logo, a customer service number (1-800-300-1506), and links for Online Chat, Help, Logout, Secure Inbox, and Español. Below this is a secondary navigation bar with tabs for HOME, EMPLOYERS, INDIVIDUALS (highlighted), PAYMENTS, and ACCOUNT. The main content area is titled "Individuals" and shows "1 Pending Request". A table lists the request with columns for Contact Name, Family Size, Request Sent, and Actions. The first row shows a contact named "name name" with a family size of 0 and a request sent on Sep 27, 2013. The Actions column for this row contains a dropdown menu with "Accept" and "Decline" options. On the left side of the dashboard, there is a "Refine Results" section with input fields for First Name and Last Name, and a "Request Sent" section with "From:" and "To:" input fields and a "Go" button. The footer contains links for About Us, Mission Statement, Contact Us, and External Links, along with social media icons for Facebook, Twitter, Google+, and YouTube.

Contact Name	Family Size	Request Sent	Actions
name name	0	Sep 27, 2013	Accept Decline



Pending Certification: Assisting Customers

- **Help your customers understand their options with Covered California**
- **Use the “Shop and Compare Tool”**
 - Available for individual consumers at CoveredCA.com
- **Help customers complete their paper applications**
 - Paper applications available at CoveredCA.com
 - Submit applications once you have finished your certification
- **SHOP rates available through GA’s and popular quoting engines**



Submit an Application



Submitting Applications

- **You must be certified to submit an application**
- **Do not send payment**
 - The carrier will send an invoice to the customer
- **Provide your name and license number on the application**
 - Do not provide your agency information (even if your agency is to be paid)
- **Paper applications available on Covered CA.com**
 - <https://www.coveredca.com/hbex/agents/agent-tools.html>
 - If you submit a paper application, commission will be credited to you and appear on the agent portal

Carrier “Rollover”



Carrier “Rollover” for Agents

- **1.6 million individual policy members in California**
- **An estimated 30% are subsidy-eligible**
 - Health plan letters to current individual members have referenced Covered California as one option for January 2014
 - Non-grandfathered Individual members have discontinued plans as of December 31, 2013, but...Grandfathered members may also be subsidy-eligible
- **Covered California releasing co-branded letters to Anthem Blue Cross, Blue Shield of California and Kaiser Permanente Individual members**
 - Letters to be sent from early November through early December



Carrier “Rollover” for Agents

Prepare for “Roll Over”

Agents should...

- **Critical Step:** Contact all of your Individual Policy customers to review options for January 2014
 - Consistent communication with customers is key – It is the best way to ensure Agent of Record retention
 - Covered California can accommodate an Agent of Record assignment in the event you are not associated with a rollover contract
- Complete Covered California training and obtain your certification

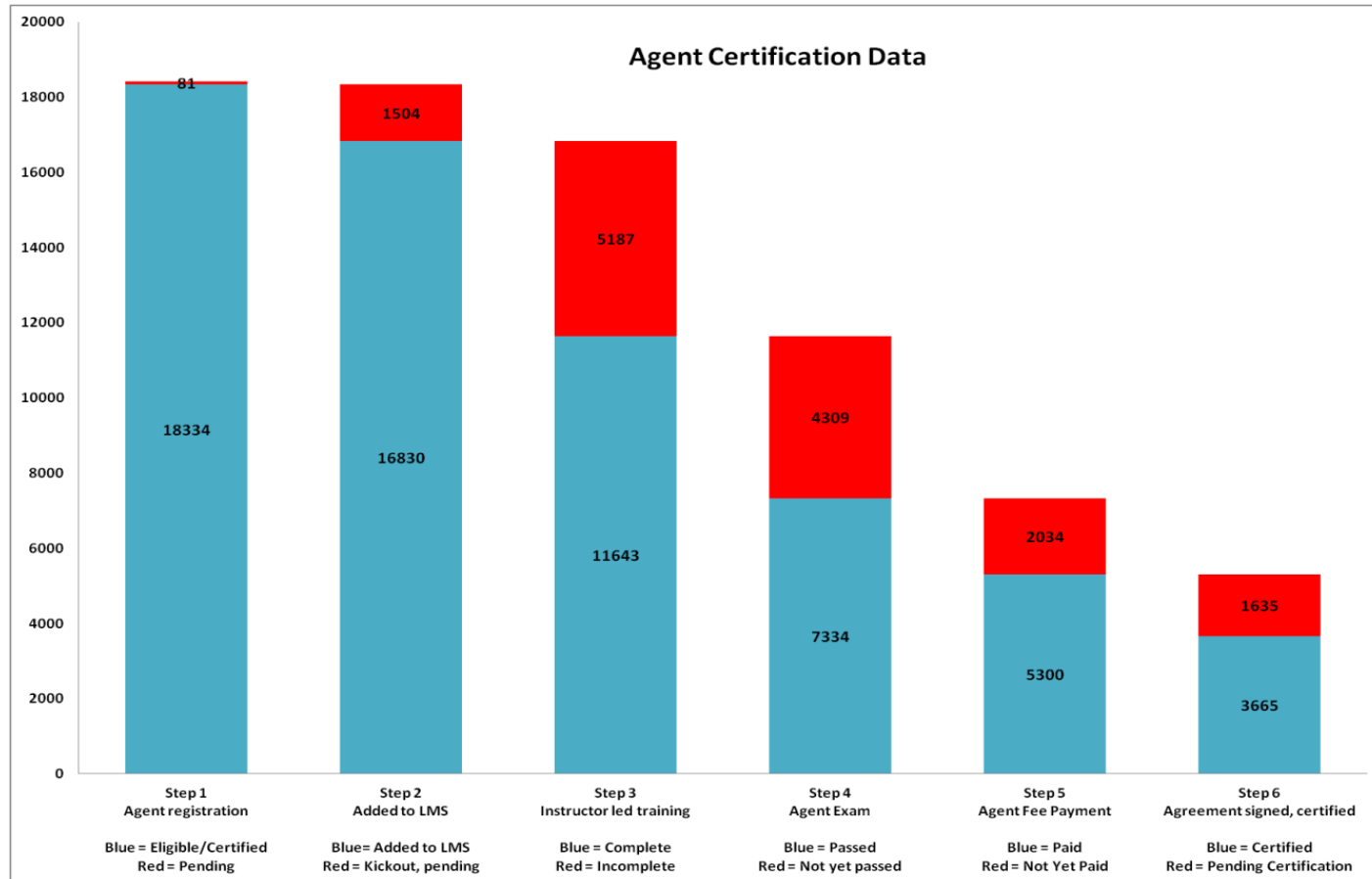


Agent Certification Updates



Agent Certification Statistics

Agent Certification Data



*All agents in **red** will be contacted to resolve their issues*



Agent Certification Update

Instructor-Led Training

- Covered CA adding more training classes
- Online version of eight hour class in development

Computer-Based Training (CBT)

- Covered CA removing CBT requirement – not required for certification

Agent Exam

- Study material and tips to passing the exam available on agent page at CoveredCA.com
- Need to take in one sitting (should take about 75 minutes)

Agent Endorsement Fee

- Payable after completing the exam

Agent Agreement documents

- Can be sent in via U.S. mail or e-mail
- Service Center staff reviews documents, updates certification status



CoveredCA.com Updates

- **Certified Insurance Agent photo under “Find Help Now” updated at CoveredCA.com**
- **Consolidated provider directory available**
- **Agent embedded URL coming early 2014**
- **SHOP and IFP Agent initiated enrollment begins November 19, 2013**



Agent Portal Resources

Available at CoveredCA.com

- FAQs
- Certification study material
- Branding Guidelines
- Certified Insurance Agent logo
- Marketing material
- Online application tutorial
- Applications

www.CoveredCA.com

